

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Casey G. Claassen and)
Michele L. Claassen) Case No. 18-23117-GLT
)
) Chapter 13
Debtor(s).)

X Related to Docket No. 135

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate July 30th, 2021
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$_____, beginning _____. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☒ B. The length of the Plan is changed to a total of at least 71 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until

the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by

Trustee to pay in full during the Plan term:

- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
 - Freedom Mortgage (Cl #16)
- ☒ K. Additional Terms and Conditions:
 - Regional Acceptance CL#9 govern as to amount paid at 6% interest with payment determined by trustee to PIF
 - Estimated unsecured creditor pool to be \$3,700

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

- A.** Any creditor who files or amends a proof of claim shall serve a copy on the

Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: December 27, 2021


United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
Casey G. Claassen
Michele L. Claassen
Debtors

Case No. 18-23117-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2021

User: mgut
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Casey G. Claassen, Michele L. Claassen, 116 Conneaut Drive, Pittsburgh, PA 15239-2631
cr	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14892659	+ Aes/keystone Stafford, Pob 61047, Harrisburg, PA 17106-1047
14892660	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14911096	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14892662	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14920390	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14892730	Children's Express Care, PO Box 360371, Pittsburgh, PA 15251-6371
14892670	Collection Service Center, RE: New Ken Firemens Ambulance, 839 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
15082363	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14892672	Freedom Mortgage, PO Box 89486, Cleveland, IN 46520-9486
14925468	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14892674	+ Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
14892675	+ Mr. Cooper, Attn: Customer Relations, PO Box 619098, Dallas, TX 75261-9098
14916551	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15432709	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14912703	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14921562	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14924357	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14892679	+ Waypoint Resource Group, Re: Comcast Communications Llc, 301 Sundance Pkwy, Round Rock, TX 78681-8004
14892680	+ West Penn Allegheny Health System, PO Box 6770, Pittsburgh, PA 15212-0770

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2021 02:39:43	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
cr	Email/Text: ECMCBKNotices@ecmc.org	Dec 28 2021 02:40:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14895982	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14892661	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
14892663	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 28 2021 02:40:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14892669	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14933564	Email/Text: Bankruptcy.RI@Citizensbank.com		

District/off: 0315-2

User: mgut

Page 2 of 4

Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 47

		Dec 28 2021 02:40:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14892664	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 28 2021 02:39:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14911631	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 28 2021 02:39:51	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14920390	Email/PDF: bncnotices@becket-lee.com		
		Dec 28 2021 02:39:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14892667	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 28 2021 02:39:46	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14930605	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 28 2021 02:50:04	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14892668	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 28 2021 02:39:56	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14895051	Email/Text: mrdiscen@discover.com		
		Dec 28 2021 02:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14892671	+ Email/Text: mrdiscen@discover.com		
		Dec 28 2021 02:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14927696	+ Email/Text: kburkley@bernsteinlaw.com		
		Dec 28 2021 02:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15082363	Email/Text: ECMCBKNotices@ecmc.org		
		Dec 28 2021 02:40:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14892666	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 28 2021 02:39:41	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14892673	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 28 2021 02:40:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14921294	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 28 2021 02:39:36	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15127302	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Dec 28 2021 02:39:50	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14928674	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 28 2021 02:39:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14893441	+ Email/PDF: rmscedi@recoverycorp.com		
		Dec 28 2021 02:39:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14921562	+ Email/Text: ebnpeoples@grblaw.com		
		Dec 28 2021 02:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14917447	Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Dec 28 2021 02:39:46	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14892676	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		Dec 28 2021 02:39:46	Regional Acceptance Corporation, P.O. Box 277760, Sacramento, CA 95827-7760
14892677	Email/Text: amieg@stcol.com		
		Dec 28 2021 02:40:00	State Collection Service Inc, Re: Allegheny Health Network, 2509 S. Stoughton Rd, Madison, WI 53716
14928983	+ Email/PDF: gecsed@recoverycorp.com		
		Dec 28 2021 02:39:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14892678	+ Email/Text: BankruptcyNotice@upmc.edu		
		Dec 28 2021 02:41:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

District/off: 0315-2

User: mgut

Page 3 of 4

Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 47

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Bank
cr		Citizens Bank N.A. f/k/a RBS Citizens N.A., Citizens Bank NA
cr		FREEDOM MORTGAGE CORPORATION
cr		MidFirst Bank
cr		Nationstar Mortgage LLC dba Mr. Cooper
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14892665	*+	Casey G. Claassen, 116 Conneaut Drive, Pittsburgh, PA 15239-2631
15082366	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408

TOTAL: 6 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Casey G. Claassen keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Michele L. Claassen keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Jillian Nolan Snider	on behalf of Creditor Ally Bank jsnider@fbtlaw.com agilbert@fbtlaw.com,agilbert@ecf.courtdrive.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com

District/off: 0315-2

User: mgut

Page 4 of 4

Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 47

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sherri J. Smith

on behalf of Creditor FREEDOM MORTGAGE CORPORATION ssmith@pincuslaw.com brausch@pincuslaw.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 14